B1 (Official Form 1)(04/13)								
		s Bankru strict of T					V	oluntary Petition
Name of Debtor (if individual, enter Last, F JOHNSON, MARY LYNN	rst, Middle):	:		Name	of Joint De	ebtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all) xxx-xx-2956	xpayer I.D.	(ITIN)/Comple	ete EIN		our digits of than one, state		Individual-Taxpayer	r I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, Ci 323 DANDELION DRIVE Lebanon, TN	y, and State)):	ZID C. I	Street	Address of	Joint Debtor	(No. and Street, City	
		25	ZIP Code	-				ZIP Code
County of Residence or of the Principal Plac Wilson	e of Busines		067	Count	y of Reside	ence or of the	Principal Place of Bu	usiness:
Mailing Address of Debtor (if different from	street addres	ss):		Mailin	g Address	of Joint Debt	or (if different from s	street address):
			ZIP Code	4				ZIP Code
Location of Principal Assets of Business Del (if different from street address above):	otor	•		•				
Type of Debtor		Nature of	Business			Chapter	of Bankruptcy Cod	le Under Which
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entitic check this box and state type of entity below.)	Sing in 1 Rail Stool	ckbroker nmodity Brok aring Bank	ness Estate as d 1 (51B)	efined	☐ Chapte ☐ Chapte ☐ Chapte ☐ Chapte ☐ Chapte	er 7 er 9 er 11 er 12	of a Foreig Chapter 15	cck one box) 5 Petition for Recognition gn Main Proceeding 5 Petition for Recognition gn Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	unde	Tax-Exem (Check box, interior is a tax-exenter Title 26 of the tetter (the Internal Recognition)	f applicable) npt organizat e United Stat	es	defined "incurr	-		
Filing Fee (Check one Full Filing Fee attached Filing Fee to be paid in installments (applicable attach signed application for the court's conside debtor is unable to pay fee except in installment Form 3A. Filing Fee waiver requested (applicable to characteristic) attach signed application for the court's considerable to characteristic.	e to individual eration certify its. Rule 1006 oter 7 individu	ing that the (b). See Official nals only). Must	☐ De Check if: ☐ De are Check all ☐ A₁ ☐ Ac	btor is a sn btor is not btor's aggr less than S applicable blan is beir ceptances	a small busing regate nonconstant segments as a small busing regate nonconstant segments as a small busing the boxes: In the plan with the pl	debtor as defir ness debtor as c ntingent liquida amount subject this petition.	to adjustment on 4/01/2	
Statistical/Administrative Information ■ Debtor estimates that funds will be availated Debtor estimates that, after any exempt put there will be no funds available for distri	roperty is ex	cluded and ad	lministrativ		es paid,		THIS SPACE	IS FOR COURT USE ONLY
Estimated Number of Creditors □ □ □ □ 1- 50- 100- 200- 49 99 199 999	1,000- 5,000	5,001-		25,001- 60,000	50,001- 100,000	OVER 100,000		
Estimated Assets Store S50,001 to S100,001 to S50,000 S50,000 S100,000 S500,000 S50,000 S500,000 S500,000 S500,000 S50,000 S500,000 S500,000 S500,000 S50,000 S500,000 S500,000 S500,000 S50,000 S500,000 S500,000 S500,000 S500,000 S50,000 S500,000 S500,000 S500,000 S500,000 S50,000 S500,000 S500,000 S500,000 S500,000 S500,000 S50,000 S500,000 S50	\$1,000,001 to \$10 million	\$10,000,001 \$ to \$50 t	650,000,001 \$ o \$100 to	100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 \$ to \$50 t	550,000,001 \$ o \$100 to	o \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion	 1.4.11:17:46	Dogo Main
Case 3.14-bk-01/3	1 DOC	T THE	ument	<i>/</i> 1 4	ge 1 of	10	71 4 11.17.40	DCSC WAIT

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition JOHNSON, MARY LYNN (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: MID DIST OF TN-CH 13 DISMISSED 13-01336 2/18/13 Location Case Number: Date Filed: Where Filed: See Attachment Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.Ĉ. §342(b). /s/ David F. Cannon ☐ Exhibit A is attached and made a part of this petition. February 28, 2014 Signature of Attorney for Debtor(s) (Date) David F. Cannon Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)). - Doc 1 Filed 03/01/14 Entered 03/01/14 11:17:46

B1 (Official Form 1)(04/13) Page 3

Signatures

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

(Check only one box.)

JOHNSON, MARY LYNN

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ MARY LYNN JOHNSON

Signature of Debtor MARY LYNN JOHNSON

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 28, 2014

Date

Signature of Attorney*

X $_{/ ext{s/}}$ David F. Cannon

Signature of Attorney for Debtor(s)

David F. Cannon

Printed Name of Attorney for Debtor(s)

LAW OFFICE OF DAVID F CANNON

Firm Name

ATTORNEYS AT LAW 346 21ST AVE NORTH Nashville, TN 37203

Address

Email: dcannon@davidcannon.net

(615) 321-8787 Fax: (615) 620-7340

Telephone Number

February 28, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Document

Entered 03/01/14 11:17:46 Desc Main

Page 3 of 10

Printed Name of Foreign Representative

Signature of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

☐ I request relief in accordance with chapter 15 of title 11. United States Code.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting

Certified copies of the documents required by 11 U.S.C. §1515 are attached.

proceeding, and that I am authorized to file this petition.

recognition of the foreign main proceeding is attached.

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

In re MAR	LI LINN OCHROON	Case No.
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Debtor

FORM 1. VOLUNTARY PETITION Prior Bankruptcy Cases Filed Attachment

Location Where Filed	<u>Case Number</u>	Date Filed
MID DISTRICT OF TN-CH 13 DISMISSED	12-02054	02/29/12
MID DIST OF TN-CHAPTER 13 DISMISSED	10-11667	10/27/10

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Middle District of Tennessee

In re	MARY LYNN JOHNSON		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applied	cable
statement.] [Must be accompanied by a motion for determination by the court.]	
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Best Case Bankruptcy

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness o
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ MARY LYNN JOHNSON

MARY LYNN JOHNSON

Date: February 28, 2014

United States Bankruptcy Court Middle District of Tennessee

In re	MARY LYNN JOHNSON		Case No.	Case No.		
		Debtor(s)	Chapter	13		

	DISCLOSURE OF COMPENS	SATION OF ATTORNE	Y FOI	R DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy, or agr	eed to be	e paid to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received		\$	500.00	
	Balance Due		\$	3,500.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compen	sation with any other person unless	they are	members and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				
5.	In return for the above-disclosed fee, I have agreed to rend	ler legal service for all aspects of th	e bankru	ptcy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] I have agreed to accept a fee of routine post-petition bankruptcy District of Tennessee U.S. Bankrum Representation Agreement, I have to post-petition acceptance by the 	ent of affairs and plan which may be and confirmation hearing, and any \$500 for pre-petition se services normally render ptcy Court as described agreed to accept the min	e require adjourned ervices red for in the	ed; ed hearings thereof; s as stated above. For r debtors in the Middle e Attorney-Client	t
6.	By agreement with the debtor(s), the above-disclosed fee d Services excluded are non-routine District of Tennessee U.S. Bankru Representation Agreement.	services not normally r	ender		Э
		CERTIFICATION			•
this	I certify that the foregoing is a complete statement of any as bankruptcy proceeding.	greement or arrangement for payme	ent to me	for representation of the debtor(s) in	
Da	ited: February 28, 2014	/s/ David F. Canno	n		
		David F. Cannon LAW OFFICE OF DAVI ATTORNEYS AT LAW 346 21ST AVE NORTH Nashville, TN 3720	1	ANNON	
		(615) 321-8787 Fax	k: (615	5) 620-7340	
		acaminonigua v racanno	11 • 11 C C		_

MARY LYNN JOHNSON 323 DANDELION DRIVE LEBANON TN 37087

ALLY FINANCIAL P O BOX 130424 SAINT PAUL MN 55113

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY C/O BECKET AND LEE LP PO BOX 3001 MALVERN PA 19355-0701

AMERICAN HONDA FINANCE NATIONAL BANKRUPTCY CENTER PO BOX 168088 IRVING TX 75015-8088

AMERICAN INFO SOURCE P O BOX 71083 HOUSTON TX 77057

AWA COLLECTIONS AWA COLLECTIONS PO BOX 6605 ORANGE CA 92863

BECKET & LEE LLP PO BOX 35480 NEWARK NJ 07193

CAPITAL ONE BANK USA NA PO BOX 71083 CHARLOTTE NC 28272-1083

FIRST STATE FINANCE 2705 OLD FORT PKWY SUITE P MURFREESBORO TN 37128

MERRICK BANK C/O COURTNEY H GILMER 211 COMMERCE ST #800 NASHVILLE TN 37201

MORRIS PROPERTY MGMT ATTN: OFFICER MANGER OF AGENT 278 FRANKLIN RD #140 BRENTWOOD TN 37027

NAB PO BOX 198988 NASHVILLE TN 37219 NCO P O BOX 4275 NORCROSS GA 30091

NISSAN MOTOR ACCEPTANCE PO BOX 660366 DALLAS TX 75266

OCWEN
P O BOX 9001719
LOUISVILLE KY 40290

OCWEN LOAN SERVICING ATTN: BK DEPT 1100 VIRGINA DRIVE SUITE 175 FORT WASHINGTON PA 19034

OCWEN LOAN SERVICING, LLC (S) PO BOX 24781 WEST PALM BEACH FL 33416

PORTFOLIO RECOVERY PO BOX 12914 NORFOLK VA 23541

PRA RECEIVABLES MANAGEMENT, LLC PORTFOLIO RECOVERY ASSOCIATION P.O. BOX 12914 NORFOLK VA 23541

PYOD LLC
ROUNDUP FUNDING
RESURGENT CAPITAL SERVICES
PO BOX 19008
GREENVILLE SC 29602

RJM ACQ LLC 575 UNDERHILL BLVD. STE 224 SYOSSET NY 11791

ST THOMAS HOSPITAL P.O. BOX 501052 SAINT LOUIS MO 63150-1052

TN ATTY GENERAL BANKR UNIT TN ATTY GENERAL BANKR UNIT POB 20207 NASHVILLE TN 37202-0207

VANDA LLC C/O WEINSTEIN & RILEY PS 2001 WESTERN AVE STE 400 SEATTLE WA 98121 WEINSTEIN & RILEY P O BOX 3978 SEATTLE WA 98124

WILSON & ASSOCIATES 8 CADILLAC DR #120 NASHVILLE TN 37207

WILSON & ASSOCIATES
WILSON & ASSOCIATES
1521 MERILL DRIVE
SUITE D 220
LITTLE ROCK AR 72211